



Order Filed on May 15, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Camille J Kassar

Law Offices of Camille Kassar, LLC 271 Route 46 West
Suite C-102

Fairfield, NJ 07004

973-227-3296

Fax: 973-860-2448

Email: ckassar@locklawyers.com

In Re:

John Cosares

Case No.: 19-32739

Chapter: 13

Judge: RG

LOSS MITIGATION ORDER

The relief set forth on the following pages is hereby **ORDERED**.

DATED: May 15, 2020

A handwritten signature in cursive script, reading "Rosemary Gambardella", is written over a horizontal line.
Honorable Rosemary Gambardella
United States Bankruptcy Judge

1. A Notice of Request for Loss Mitigation was filed by the Debtor;
2. It is hereby ORDERED that the Notice of Request for Loss Mitigation is **GRANTED** and:
 1. The debtor and creditor listed above are directed to participate in Loss Mitigation and are bound by the court's *Loss Mitigation Program and Procedures* (LMP).
 2. The Loss Mitigation process shall terminate on **Friday, August 7, 2020** (90 days from the date of entry of this order, unless an *Application for Extension or Early Termination of the Loss Mitigation Period* is filed under Section IX.B of the LMP.)
 3. The debtor must make monthly adequate protection payments to the creditor during the Loss Mitigation Period in the amount of **\$3306.44** on the due date set forth in the note, including any grace period. See Section VII.B. of the LMP.
 - If a relief from stay motion pursuant to section 362(d) is pending upon entry of this Order or if such a motion is filed during the loss mitigation period, the court may condition the stay upon compliance by the debtor with the fulfillment of the debtor's obligations under the Loss Mitigation Order. If the debtor fails to comply with the loss mitigation process and this Order, the creditor may apply to terminate the Order as specified in Section IX.B. of the LMP and to obtain relief from the stay.
 - Extension or early termination of the LMP may be requested as specified in Section IX.B of the LMP.
 - If this case is dismissed during the loss mitigation period, loss mitigation is terminated effective on the date of the order of dismissal.
4. It is ORDERED that parties shall utilize the Loss Mitigation Portal during the Loss Mitigation Period, and it is further ORDERED that:
 - Within 14 days of the date of this order, the creditor shall ensure that it is registered on the loss mitigation portal and that all of its initial loss mitigation document requirements are available on the portal.

- Within 35 days of the date of this order, the debtor shall upload and submit through the loss mitigation portal a completed Creditor's Initial Package.
- Within 14 days of the debtor's submission of the Creditor's Initial Package, the creditor shall acknowledge receipt of same and designate the single point of contact for debtor's review.